

Louisiana and Gulf Coast Damages Housing Damage Data

**Source: Office of Gulf Coast Rebuilding
Based on data from FEMA/SBA
Data date: 2-12-06**

Information covers damages for:

Owner Occupied Housing
Rental Housing

Information covers damages categorized as:

Minor damage
Major damage
Severe/Destroyed

For Homes in and out of the FEMA 100 Year Flood

Geographic areas covered in the following:

Louisiana
Alabama
Florida
Mississippi
Texas
Orleans Parish
Jefferson Parish
New Orleans East (neighborhood)
MidCity (neighborhood)
St. Bernard Parish
St. Tammany Parish
Gentilly (neighborhood)
Uptown (neighborhood)
Bywater (neighborhood)
Lakeview (neighborhood)
Calcasieu Parish
Lower 9th Ward (neighborhood)
Plaquemines Parish
Garden District (neighborhood)
Village de L Est Area (neighborhood)
Algiers (neighborhood)
Vermillion Parish
Cameron Parish
Venetian Isles (neighborhood)
New Aurora & English Turn (neighborhood)
Warehouse District & CBD (neighborhood)
French Quarter (neighborhood)

Number of housing units damaged and destroyed By Parish and damage type

Parish	Owner-occupied units			Rental units			All units		
	Total Damaged Units	Total Flood Damaged Units	Major/Severe Flood Damaged Units	Total Damaged Units	Total Flood Damaged Units	Major/Severe Flood Damaged Units	Total Damaged Units	Total Flood Damaged Units	Major/Severe Flood Damaged Units
Orleans	66,609	53,908	53,474	67,735	53,471	51,861	134,344	107,379	105,155
St. Bernard	14,037	13,969	13,736	6,192	6,093	5,936	20,229	20,062	19,572
Jefferson	58,667	20,908	20,339	37,146	10,731	13,972	93,813	30,737	34,311
Cameron	2,655	1,614	2,025	683	456	551	3,238	2,070	2,576
Vermillion	5,838	2,616	2,108	1,862	633	468	7,700	3,249	2,576
Plaquemines	5,095	3,220	3,722	2,117	1,232	1,457	7,212	4,452	5,179
St. Tammany	39,557	11,655	13,689	9,235	3,799	3,931	48,792	15,454	17,620
Calcasieu	28,867	659	4,426	14,279	184	1,953	44,146	753	6,381
Other	110,845	5,506	9,071	44,930	1,635	2,166	155,775	7,141	11,237
TOTAL	331,070	113,053	122,592	184,179	78,244	82,115	515,248	191,287	204,707

% of statewide

Parish	Owner-occupied units			Rental units			All units		
	Total Damaged Units	Total Flood Damaged Units	Major/Severe Flood Damaged Units	Total Damaged Units	Total Flood Damaged Units	Major/Severe Flood Damaged Units	Total Damaged Units	Total Flood Damaged Units	Major/Severe Flood Damaged Units
Orleans	20%	48%	44%	37%	68%	63%	26%	56%	51%
St. Bernard	4%	12%	11%	3%	8%	7%	4%	10%	10%
Jefferson	17%	18%	17%	20%	14%	17%	18%	16%	17%
Cameron	1%	1%	2%	0%	1%	1%	1%	1%	1%
Vermillion	2%	2%	2%	1%	1%	1%	1%	2%	1%
Plaquemines	2%	3%	3%	1%	2%	2%	1%	2%	3%
St. Tammany	12%	10%	11%	5%	5%	5%	9%	8%	9%
Calcasieu	9%	0%	4%	8%	0%	2%	9%	0%	3%
Other	33%	5%	7%	24%	2%	3%	30%	4%	5%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Office of Gulf Coast Rebuilding using data from FEMA/SBA

Major and Severe/Destroyed Housing Units - Owner Occupied and Rental Units

Louisiana	204,737
Orleans	105,155
AL, FL, MS, TX	100,372
Mississippi	61,386
Jefferson	34,311
New Orleans East	24,776
Florida	23,199
MidCity	20,520
St Bernard	19,672
St Tammany	17,620
Gentilly	13,047
Texas	12,103
Uptown	11,095
Bywater	9,153
Lakeview	8,548
Calcasieu	6,381
Lower 9th Ward	5,537
Plaquemine	5,179
Garden District	4,712
Alabama	3,684
Village de L Est Area	3,256
Algiers	2,615
Vermilion*	2,576
Cameron*	2,576
Venetian Isles	563
New Aurora & English Turn	304
Warehouse Dist. & CBD	133
French Quarter	73

States are in Blue
 Parishes are in Red
 Neighborhoods are in Black

*Yes, as improbably as it seems, Cameron and Vermilion both had 2576 units with major or severe damage; note that Cameron had a much higher percentage of severe/destroyed.

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Hurricanes Katrina, Rita, and Wilma - Total Housing Units with Damage

DRAFT/PRELIMINARY!!!!

	Owner Occupied									
	AL		FL		LA		MS		TX	
Homes with flood damage										
Homes in FEMA 100 yr. fl plain										
Minor Damage	536	5%	1,664	16%	7,957	76%	280	3%	72	1%
Major Damage	1,044	3%	2,208	6%	31,357	79%	5,115	13%	41	0%
Severe/Destroyed	98	0%	40	0%	47,599	92%	4,243	8%	0	0%
Subtotal	1,678	2%	3,912	4%	86,913	85%	9,638	9%	113	0%
Homes outside 100 yr. fl plain										
Minor Damage	861	12%	451	6%	3,525	50%	1,930	27%	351	5%
Major Damage	785	3%	257	1%	9,077	38%	13,637	57%	350	1%
Severe/Destroyed	58	0%	17	0%	13,538	81%	3,123	19%	37	0%
Subtotal	1,704	4%	725	2%	26,140	54%	18,690	39%	738	2%
MAJOR + SEVERE, FLOOD	1,985	1%	2,522	2%	101,571	77%	26,118	20%	428	0%
Homes with no flood damage										
Minor Damage	36,380	6%	183,161	29%	196,996	31%	115,197	18%	94,466	15%
Major Damage	765	1%	13,979	26%	18,589	35%	12,137	23%	7,700	14%
Severe/Destroyed	162	2%	1,034	15%	2,432	35%	2,252	32%	1,146	16%
MAJOR + SEVERE, NO FLOOD	927	2%	15,013	25%	21,021	35%	14,389	24%	8,846	15%
Subtotal	37,307	5%	198,174	29%	218,017	32%	129,586	19%	103,312	15%
MAJOR + SEVERE, ALL	2,912	2%	17,535	9%	122,592	64%	40,507	21%	9,274	5%
TOTAL	40,689	5%	202,811	24%	331,070	40%	157,914	19%	104,163	12%

	Rental Units									
	AL		FL		LA		MS		TX	
Homes with flood damage										
Homes in FEMA 100 yr. fl plain										
Minor Damage	288	3%	992	11%	7,718	82%	344	4%	36	0%
Major Damage	303	1%	1,391	6%	19,209	81%	2,739	12%	11	0%
Severe/Destroyed	49	0%	10	0%	32,866	93%	2,423	7%	0	0%
Subtotal	640	1%	2,393	3%	59,793	87%	5,506	8%	47	0%
Homes outside 100 yr. fl plain										
Minor Damage	409	6%	326	5%	3,284	52%	2,054	33%	230	4%
Major Damage	167	1%	131	1%	6,672	46%	7,546	52%	129	1%
Severe/Destroyed	7	0%	5	0%	8,495	79%	2,284	21%	17	0%
Subtotal	583	2%	462	1%	18,451	58%	11,884	37%	376	1%
MAJOR + SEVERE, FLOOD	526	1%	1,537	2%	67,242	80%	14,992	18%	157	0%
Homes with no flood damage										
Minor Damage	15,213	7%	54,792	24%	91,032	39%	39,193	17%	32,652	14%
Major Damage	172	1%	3,791	16%	13,182	55%	4,802	19%	2,292	10%
Severe/Destroyed	74	2%	336	9%	1,721	45%	1,285	34%	380	10%
MAJOR + SEVERE, NO FLOOD	246	1%	4,127	15%	14,903	54%	5,887	21%	2,672	10%
Subtotal	15,459	6%	58,919	23%	105,935	41%	45,080	17%	35,324	14%
MAJOR + SEVERE, ALL	772	1%	5,664	5%	82,145	73%	20,879	19%	2,829	3%
TOTAL	16,682	5%	61,774	17%	184,179	51%	62,470	17%	35,747	10%

	Owner Occupied and Rental Units									
	AL		FL		LA		MS		TX	
Homes with flood damage										
Homes in FEMA 100 yr. fl plain										
Minor Damage	824	4%	2,656	13%	15,675	79%	624	3%	108	1%
Major Damage	1,347	2%	3,599	6%	50,566	80%	7,854	12%	52	0%
Severe/Destroyed	147	0%	50	0%	80,465	92%	6,666	8%	0	0%
Subtotal	2,318	1%	6,305	4%	146,706	86%	15,144	9%	160	0%
Homes outside 100 yr. fl plain										
Minor Damage	1,270	9%	777	6%	6,809	51%	3,984	30%	581	4%
Major Damage	952	2%	388	1%	15,749	41%	21,183	55%	479	1%
Severe/Destroyed	65	0%	22	0%	22,033	80%	5,407	20%	54	0%
Subtotal	2,287	3%	1,187	1%	44,591	56%	30,574	38%	1,114	1%
MAJOR + SEVERE, FLOOD	2,511	1%	4,059	2%	168,813	78%	41,110	19%	585	0%
Homes with no flood damage										
Minor Damage	51,593	6%	237,953	28%	288,028	34%	154,390	18%	127,118	15%
Major Damage	937	1%	17,770	23%	31,771	41%	16,739	22%	9,992	13%
Severe/Destroyed	236	2%	1,370	13%	4,153	38%	3,537	33%	1,526	14%
MAJOR + SEVERE, NO FLOOD	1,173	1%	19,140	22%	35,924	41%	20,276	23%	11,518	13%
Subtotal	52,766	6%	257,093	27%	323,952	34%	174,666	18%	138,636	15%
MAJOR + SEVERE, ALL	3,684	1%	23,199	8%	204,737	67%	61,386	20%	12,103	4%
TOTAL	57,371	5%	264,585	22%	515,249	43%	220,384	18%	139,910	12%

Housing Impact Comparison Among Gulf Coast States

Owner Occupied and Rental Units

	Louisiana Parishes						Other States									
	LA	Orleans	Jefferson	St Bernard	St Tammany	Caddo	Plaquemines	Cameron	Vermilion	AL	FL	MS	TX	AL, FL, MS, TX	LA / (AL, FL, MS, TX)	LAMS
Homes with flood damage																
Homes in FEMA 100 yr. fl plain																
Minor Damage	15,875	4751	6523	115	1,271	131	130	115	831	824	2,656	624	108	4,212	3.72	25.12
Major Damage	50,566	15088	18039	1517	9,405	296	465	556	2,034	1,347	3,599	7,854	52	12,852	3.93	6.44
Severe/Destroyed	80,465	68050	3563	5610	1,132	31	2394	1,351	160	147	50	6,666	0	8,863	11.72	12.07
Subtotal	146,706	85669	28125	7242	11,808	458	2999	2,022	3,025	2,318	6,305	15,144	160	23,927	6.13	9.98
Homes outside 100 yr. fl plain																
Minor Damage	6,809	2639	1278	399	768	135	153	13	108	1,270	777	3,984	581	6,612	1.03	1.71
Major Damage	15,749	6585	1014	4336	2,778	153	284	28	95	852	388	21,183	479	23,092	0.68	0.74
Severe/Destroyed	22,033	12256	320	8095	101	7	1026	7	21	85	22	5,407	54	5,548	3.97	4.07
Subtotal	44,591	21490	2612	12820	3,646	295	1463	48	224	2,287	1,187	30,574	1,114	35,162	1.27	1.46
MAJOR + SEVERE, FLOOD	168,813	99,989	22,938	19,548	13,417	487	4,169	1,942	2,310	2,511	4,059	41,110	585	48,265	3.59	4.11
Homes with no flood damage																
Minor Damage	288,028	21799	51701	43	29,135	37499	1750	534	4,185	51,593	237,953	154,390	127,118	571,054	0.50	1.87
Major Damage	31,771	4672	10562	78	3,755	5312	439	328	240	937	17,770	16,739	9,992	45,438	0.70	1.90
Severe/Destroyed	4,153	494	793	48	448	582	571	306	26	236	1,370	3,537	1,526	6,689	0.62	1.17
MAJOR + SEVERE, NO FLOOD	35,924	5,166	11,375	124	4,203	5,894	1,010	634	266	1,173	19,140	20,276	11,518	52,107	0.89	1.77
Subtotal	323,952	26965	63076	167	33,338	43393	2760	1,168	4,451	52,766	257,093	174,666	138,636	623,181	0.52	1.85
MAJOR + SEVERE, ALL	204,737	105,155	34,311	19,672	17,620	6,381	5,179	2,576	2,576	3,884	23,199	61,386	12,103	100,372	2.04	3.34
SEVERE/DESTROYED, ALL	106,651	78,810	4,676	13,741	1,681	620	3,991	1,654	207	448	1,442	15,610	1,580	19,080	5.59	6.83
TOTAL	515,249	134,344	93813	20229	48,792	44145	7212	3,238	7,700	57,371	264,565	220,384	139,310	682,260	0.76	2.34

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Hurricanes Katrina, Rita, and Wilma - Total Housing Units with Damage

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DRAFT/PRELIMINARY!!!!	Owners				Renters				TOTAL
	Insurance Status		No Insurance	Owner Subtotal	Type of Structure		Renter Subtotal		
	Hazard & Flood	Hazard Only			Single Family	MF (less than 10)		MF (10 or more)	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	6206	2,406	1,887	10,509	4981	1763	2634	9,378	19,887
Major Damage	26682	7,585	5,488	39,765	13981	3012	6660	23,653	63,418
Severe/Destroyed	38293	7,845	8,042	51,980	24947	3932	6469	35,348	87,328
Subtotal	69,181	17,636	15,437	102,254	43,909	8,707	15,763	68,379	170,633
Homes outside 100 yr. fl plain									
Minor Damage	1629	3,730	1,759	7,118	4048	728	1527	6,303	13,421
Major Damage	7152	13,211	3,743	24,106	9310	1420	3915	14,645	38,751
Severe/Destroyed	7512	5,542	3,719	16,773	7961	1117	1730	10,808	27,591
Subtotal	16,293	22,483	8,221	47,997	21,319	3,265	7,172	31,756	79,753
Homes with no flood damage									
Minor Damage	91374	330,300	204,526	626,200	161994	31461	39427	232,882	859,082
Major Damage	8452	26,300	18,418	53,170	12255	3174	8610	24,039	77,209
Severe/Destroyed	834	1,839	4,353	7,026	2333	359	1104	3,796	10,822
Subtotal	100,660	358,439	227,297	686,396	176,582	34,994	49,141	260,717	947,113
TOTAL	186,134	398,568	251,955	836,647	241,810	46,966	72,076	360,852	1,197,499

Uninsured Owner-Occupied with Major or Severe Damage

	Major Damage	Severe/Destroyed	Total
Flooded Homes			
In FEMA 100 yr flood plain	13,083	15,687	28,770
Outside FEMA 100 yr flood plain			
No Hazard Insurance	3,743	3,719	7,462
With Hazard Insurance	13,211	5,542	18,753
Non-Flood Damage	18,418	4,353	22,771
TOTAL	48,455	29,301	77,756

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"

If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If no estimate for real property damage, but there is estimate for personal property damage (often the case for

rental property inspections), we assume that:

- less than \$5,195.76 in personal property damage = minor damage

- \$5,195.76 to \$30,000 (excluding 10,391.51) = major damage

- \$10,391.51 or GE \$30,000 = severe damage.

**** Structure type is determined using United State Postal Service Delivery Point Bar Code (DBPC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).

**** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information

The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:

- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.

- If Registrant Number duplicate, then accept record with highest FEMA damage rating

- If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner

- If Multi-Family (2+) property, then take highest damage rating when last name and address the same

**** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.

**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Louisiana - Unadjusted for Undercount

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	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>			<u>Owner Subtotal</u>	<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>	<u>No Insurance</u>		<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	4,873	1,814	1,270	7,957	4,064	1,395	2,259	7,718	15,675
Major Damage	22,365	5,186	3,808	31,357	11,152	2,569	5,488	19,209	50,566
Severe/Destroyed	33,726	6,649	7,224	47,599	23,541	3,787	5,538	32,866	80,465
Subtotal	60,964	13,649	12,300	86,913	38,757	7,751	13,285	59,793	146,706
Homes outside 100 yr. fl plain									
Minor Damage	1,135	1,541	849	3,525	2,254	422	608	3,284	6,809
Major Damage	4,307	3,202	1,568	9,077	4,683	704	1,285	6,672	15,749
Severe/Destroyed	6,381	4,085	3,072	13,538	6,575	896	1,024	8,495	22,033
Subtotal	11,823	8,828	5,489	26,140	13,512	2,022	2,917	18,451	44,591
Homes with no flood damage									
Minor Damage	41,165	94,837	61,184	196,998	63,423	10,415	17,194	91,032	288,028
Major Damage	4,604	8,284	5,701	18,589	5,747	1,889	5,546	13,182	31,771
Severe/Destroyed	372	609	1,451	2,432	942	195	584	1,721	4,153
Subtotal	46,141	103,630	68,346	218,017	70,112	12,499	23,324	105,935	323,952
TOTAL	118,928	128,007	86,135	331,070	122,381	22,272	39,526	184,179	515,249
Census 2000:				1,125,135				530,918	1,656,053
Percent:				29%				35%	31%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	8992	13873	22865
Outside FEMA 100 yr flood plain			
No Hazard Insurance	1568	3072	4640
With Hazard Insurance	3202	4085	7287
Non-Flood Damage	5701	1451	7152
TOTAL	19463	22481	41944

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$	76,348
Severe: \$	115,035
Owner Undercount?	18%

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- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
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- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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- If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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 - If Registrant Number duplicate, then accept record with highest FEMA damage rating
 - If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner
 - If Multi-Family (2+) property, then take highest damage rating when last name and address the same
- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Alabama - Unadjusted for Undercount

DRAFT/PRELIMINARY!!!

DRAFT/PRELIMINARY!!!!

	Owners				Renters				TOTAL
	Insurance Status		No. Insurance	Owner Subtotal	Type of Structure			Renter Subtotal	
	Hazard & Flood	Hazard Only			Single Family	MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	284	139	113	536	196	87	25	288	824
Major Damage	486	250	308	1,044	256	29	18	303	1,347
Severe/Destroyed	66	13	19	98	24	2	23	49	147
Subtotal	836	402	440	1,678	476	98	66	640	2,318
Homes outside 100 yr. fl plain									
Minor Damage	173	400	288	861	318	58	33	409	1,270
Major Damage	333	288	184	785	155	7	5	167	952
Severe/Destroyed	38	8	12	58	7	0	0	7	65
Subtotal	544	696	464	1,704	480	65	38	583	2,287
Homes with no flood damage									
Minor Damage	533	19,015	16,832	36,380	11395	1386	2432	15,213	51,593
Major Damage	21	297	447	765	136	19	17	172	937
Severe/Destroyed	11	34	117	162	47	14	13	74	236
Subtotal	565	19,346	17,396	37,307	11,578	1,419	2,462	15,459	52,766
TOTAL	1,945	20,444	18,300	40,689	12,634	1,582	2,566	18,882	57,371
Census 2000:				1,258,705				478,375	1,737,080
Percent:				3%				3%	3%

Uninsured Owner-Occupied with Major or Severe Damage

	Major Damage	Severe/Destroyed	Total
Flooded Homes			
In FEMA 100 yr flood plain	558	32	590
Outside FEMA 100 yr flood plain			
No Hazard Insurance	184	12	176
With Hazard Insurance	288	8	296
Non-Flood Damage	447	117	564
TOTAL	1457	169	1626

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 55,619	633
Severe: \$ 118,303	77
Owner Undercount?	18%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"

If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If no estimate for real property damage, but there is estimate for personal property damage (often the case for rental property inspections), we assume that:

- less than \$5,195.76 in personal property damage = minor damage

- \$5,195.76 to \$30,000 (excluding 10,391.51) = major damage

- \$10,391.51 or GE \$30,000 = severe damage.

**** Structure type is determined using United State Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).

**** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information

The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:

- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.

- If Registrant Number duplicate, then accept record with highest FEMA damage rating

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**** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.

**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Florida - Unadjusted for Undercount

DRAFT/PRELIMINARY!!!!

DRAFT/PRELIMINARY!!!!	Owners				Renters				TOTAL
	Insurance Status		No. Insurance	Owner Subtotal	Type of Structure			Renter Subtotal	
	Hazard & Flood	Hazard Only			Single Family	MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	934	298	432	1,664	528	268	196	992	2,656
Major Damage	1357	305	546	2,208	905	274	212	1,391	3,599
Severe/Destroyed	7	5	28	40	4	2	4	10	50
Subtotal	2,298	608	1,006	3,912	1,437	544	412	2,393	6,305
Homes outside 100 yr. fl plain									
Minor Damage	88	225	138	451	254	61	11	326	777
Major Damage	54	83	120	257	119	11	1	131	388
Severe/Destroyed	1	3	13	17	3	0	2	5	22
Subtotal	143	311	271	725	376	72	14	462	1,187
Homes with no flood damage									
Minor Damage	40112	98,850	44,199	183,181	33933	14751	6108	54,792	237,953
Major Damage	2959	6,667	4,353	13,979	2167	828	796	3,791	17,770
Severe/Destroyed	42	220	772	1,034	233	34	69	336	1,370
Subtotal	43,113	105,737	49,324	198,174	36,333	15,613	6,973	58,919	257,093
TOTAL	45,554	106,656	50,601	202,811	38,146	16,229	7,399	61,774	264,585
Census 2000:				4,441,799				1,896,130	6,337,929
Percent				5%				3%	4%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	851	33	884
Outside FEMA 100 yr flood plain			
No Hazard Insurance	120	13	133
With Hazard Insurance	83	3	86
Non-Flood Damage	4353	772	5125
TOTAL	5407	821	6228

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 41,482	394
Severe: \$ 51,157	49
Owner Undercount?	22%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
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- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
- The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:
- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.
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 - If Multi-Family (2+) property, then take highest damage rating when last name and address the same
- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Mississippi - Unadjusted for Undercount

DRAFT/PRELIMINARY!!!!

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Hazard & Flood</u>	<u>Hazard Only</u>	<u>No Insurance</u>	<u>Owner Subtotal</u>	<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>	<u>Renter Subtotal</u>	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	90	135	55	280	165	32	147	344	624
Major Damage	2455	1,829	831	5,115	1661	139	939	2,739	7,854
Severe/Destroyed	2494	978	771	4,243	1378	141	904	2,423	6,666
Subtotal	5,039	2,942	1,657	9,638	3,204	312	1,990	5,506	15,144
Homes outside 100 yr. fl plain									
Minor Damage	144	1,408	378	1,930	1073	166	815	2,054	3,984
Major Damage	2324	9,534	1,779	13,637	4255	694	2597	7,546	21,183
Severe/Destroyed	1090	1,438	595	3,123	1361	221	702	2,284	5,407
Subtotal	3,558	12,380	2,752	18,690	6,689	1,081	4,114	11,884	30,574
Homes with no flood damage									
Minor Damage	2169	71,189	41,839	115,197	28779	3000	7414	39,193	154,390
Major Damage	327	7,566	4,244	12,137	2704	332	1568	4,602	16,739
Severe/Destroyed	388	715	1,149	2,252	811	101	373	1,285	3,537
Subtotal	2,884	79,470	47,232	129,586	32,294	3,433	9,353	45,080	174,666
TOTAL	11,481	94,792	51,841	157,914	42,187	4,826	15,457	62,470	220,384
Census 2000:				756,967				289,487	1,046,434
Percent:				21%				22%	21%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	2660	1749	4409
Outside FEMA 100 yr flood plain			
No Hazard Insurance	1779	595	2374
With Hazard Insurance	9534	1438	10972
Non-Flood Damage	4244	1149	5393
TOTAL	18217	4931	23148

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 70,026	10,641
Severe: \$ 153,180	3,617
Owner Undercount?	16%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth).

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"

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If no estimate for real property damage, but there is estimate for personal property damage (often the case for

rental property inspections), we assume that:

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**** Structure type is determined using United State Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).

**** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information

The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:

- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.

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**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Calcasieu Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>				<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>	<u>No Insurance</u>	<u>Owner Subtotal</u>	<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	44	24	24	92	23	4	12	39	131
Major Damage	141	64	31	236	43	3	14	60	296
Severe/Destroyed	12	2	11	25	5	0	1	6	31
Subtotal	197	90	66	353	71	7	27	105	458
Homes outside 100 yr. fl plain									
Minor Damage	18	49	12	79	31	4	21	56	135
Major Damage	51	55	16	122	20	3	8	31	153
Severe/Destroyed	2	1	2	5	0	0	2	2	7
Subtotal	71	105	30	206	51	7	31	89	295
Homes with no flood damage									
Minor Damage	2227	17,475	5,566	25,268	8230	879	3122	12,231	37,499
Major Damage	333	2,343	957	3,633	850	122	707	1,679	5,312
Severe/Destroyed	22	115	270	407	100	12	63	175	582
Subtotal	2,582	19,933	6,793	29,308	9,180	1,013	3,892	14,085	43,393
TOTAL	2,850	20,128	6,889	29,887	9,302	1,027	3,950	14,279	44,146
Census 2000:				49,106				19,507	68,613
Percent:				61%				73%	64%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	95	13	108
Outside FEMA 100 yr flood plain			
No Hazard Insurance	16	2	18
With Hazard Insurance	55	1	56
Non-Flood Damage	957	270	1227
TOTAL	1123	286	1409

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$ 77,864	354
Severe: \$ 67,287	63
Owner Undercount?	20%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

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*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

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If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If no estimate for real property damage, but there is estimate for personal property damage (often the case for

rental property inspections), we assume that:

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**** Structure type is determined using United State Postal Service Delivery Point Bar Code (DBPC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).

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The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:

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**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Cameron Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount.

DRAFT/PRELIMINARY!!!! - no adjustments for undercount									
	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>		<u>No.</u>		<u>Type of Structure</u>		<u>Renter</u>		
	<u>Hazard & Flood</u>	<u>Hazard Only</u>			<u>Single</u>	<u>MF (less than</u>			
			<u>Insurance</u>	<u>Owner Subtotal</u>			<u>Family</u>	<u>10)</u>	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	39	28	26	93	22	0	0	22	115
Major Damage	133	149	159	441	106	7	2	115	558
Severe/Destroyed	281	287	475	1,043	252	15	41	308	1,351
Subtotal	453	464	660	1,577	380	22	43	445	2,022
Homes outside 100 yr. fl plain									
Minor Damage	2	5	4	11	2	0	0	2	13
Major Damage	4	14	4	22	6	0	0	6	28
Severe/Destroyed	1	1	2	4	3	0	0	3	7
Subtotal	7	20	10	37	11	0	0	11	48
Homes with no flood damage									
Minor Damage	65	240	101	426	97	4	7	108	534
Major Damage	57	148	72	277	41	4	6	51	328
Severe/Destroyed	64	69	105	238	53	4	11	68	306
Subtotal	206	457	278	941	191	12	24	227	1,169
TOTAL	666	941	948	2,555	582	34	67	683	3,238
Census 2000:				3,056				536	3,592
Percent:				84%				127%	90%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	308	762	1070
Outside FEMA 100 yr flood plain			
No Hazard Insurance	4	2	6
With Hazard Insurance	14	1	15
Non-Flood Damage	72	105	177
TOTAL	398	870	1268

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$ 93,730	185
Severe: \$ 146,894	301
Owner Undercount?	13%

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- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
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Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2008)
Jefferson Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>			<u>Owner Subtotal</u>	<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>	<u>No Insurance</u>		<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	2728	504	250	3,482	1157	932	952	3,041	6,523
Major Damage	10836	1,345	706	12,887	2325	1384	1643	5,352	18,039
Severe/Destroyed	1873	256	162	2,291	590	262	420	1,272	3,563
Subtotal	15,237	2,105	1,118	18,460	4,072	2,578	3,015	9,665	28,125
Homes outside 100 yr. fl plain									
Minor Damage	393	265	83	741	316	129	92	537	1,278
Major Damage	369	154	84	607	227	87	93	407	1,014
Severe/Destroyed	111	67	20	198	75	28	19	122	320
Subtotal	873	486	187	1,546	618	244	204	1,068	2,612
Homes with no flood damage									
Minor Damage	17866	10,276	3,963	32,105	9296	4122	6178	19,596	51,701
Major Damage	2261	1,314	731	4,306	1613	1331	3332	6,276	10,582
Severe/Destroyed	75	67	108	250	153	95	295	543	793
Subtotal	20,202	11,657	4,802	36,661	11,062	5,548	9,805	26,415	63,076
TOTAL	36,312	14,248	6,107	56,667	15,752	8,370	13,024	37,148	93,813
Census 2000:				112,549				63,685	176,234
Percent:				50%				58%	53%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	2051	418	2469
Outside FEMA 100 yr flood plain			
No Hazard Insurance	84	20	104
With Hazard Insurance	154	87	221
Non-Flood Damage	731	108	839
TOTAL	3020	613	3633

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$	66,237
Severe: \$	72,267
	3,988
	799

Owner Undercount? 26%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"

If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If no estimate for real property damage, but there is estimate for personal property damage (often the case for

rental property inspections), we assume that:

- less than \$5,195.76 in personal property damage = minor damage

- \$5,195.76 to \$30,000 (excluding 10,391.51) = major damage

- \$10,391.51 or GE \$30,000 = severe damage .

**** Structure type is determined using United State Postal Service Delivery Point Bar Code (DBPC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).

**** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information

The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:

- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.

- If Registrant Number duplicate, then accept record with highest FEMA damage rating

- If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner

- If Multi-Family (2+) property, then take highest damage rating when last name and address the same

**** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.

**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Orleans Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status			Owner Subtotal	Type of Structure			Renter Subtotal	
	Hazard & Flood	Hazard Only	No Insurance		Single Family	MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	713	354	209	1,276	2107	340	1028	3,475	4,751
Major Damage	3505	981	851	5,337	5994	842	2915	9,751	15,088
Severe/Destroyed	28861	6,258	5,086	37,205	20971	3115	4759	28,845	66,050
Subtotal	31,079	6,593	6,146	43,818	29,072	4,297	8,702	42,071	85,889
Homes outside 100 yr. fl plain									
Minor Damage	279	439	197	915	1182	175	387	1,724	2,639
Major Damage	984	929	549	2,462	2752	331	1040	4,123	6,585
Severe/Destroyed	2816	2,273	1,624	6,713	4281	491	781	5,553	12,266
Subtotal	4,079	3,641	2,370	10,090	8,195	997	2,208	11,400	21,490
Homes with no flood damage									
Minor Damage	4828	4,579	1,537	10,944	7119	1185	2551	10,855	21,799
Major Damage	634	642	359	1,635	1471	276	1290	3,037	4,672
Severe/Destroyed	35	46	41	122	158	44	170	372	494
Subtotal	5,497	5,267	1,937	12,701	8,748	1,505	4,011	14,264	26,965
TOTAL	40,655	15,501	10,453	66,609	46,015	6,799	14,921	67,735	134,344
Census 2000:				87,589				100,662	188,251
Percent:				76%				67%	71%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	1832	10344	12176
Outside FEMA 100 yr flood plain			
No Hazard Insurance	549	1624	2173
With Hazard Insurance	929	2273	3202
Non-Flood Damage	359	41	400
TOTAL	3669	14282	17951

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$	80,884
Severe: \$	107,815

Owner Undercount? 11%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
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- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If no estimate for real property damage, but there is estimate for personal property damage (often the case for rental property inspections), we assume that:
- less than \$5,195.76 in personal property damage = minor damage
 - \$5,195.76 to \$30,000 (excluding 10,391.51) = major damage
 - \$10,391.51 or GE \$30,000 = severe damage.
- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
- The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:
- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.
 - If Registrant Number duplicate, then accept record with highest FEMA damage rating
 - If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner
 - If Multi-Family (2+) property, then take highest damage rating when last name and address the same
- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Plaquemines Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	Owners				Renters				TOTAL
	Insurance Status			Owner Subtotal	Type of Structure			Renter Subtotal	
	Hazard & Flood	Hazard Only	No Insurance		Single Family	MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	34	11	42	87	39	3	1	43	130
Major Damage	124	50	140	314	131	12	8	151	465
Severe/Destroyed	681	229	893	1,813	560	16	5	581	2,394
Subtotal	849	290	1,075	2,214	730	31	14	775	2,989
Homes outside 100 yr. fl plain									
Minor Damage	33	29	29	91	53	8	1	62	153
Major Damage	91	38	76	206	72	6	0	78	284
Severe/Destroyed	165	114	430	709	312	5	0	317	1,026
Subtotal	289	182	535	1,006	437	19	1	457	1,463
Homes with no flood damage									
Minor Damage	594	389	212	1,195	414	106	35	555	1,750
Major Damage	90	91	117	298	114	19	8	141	439
Severe/Destroyed	79	59	244	382	188	3	0	189	571
Subtotal	763	539	573	1,875	714	128	43	885	2,760
TOTAL	1,901	1,011	2,183	5,095	1,881	178	58	2,117	7,212
Census 2000:				7,117				1,904	9,021
Percent:				72%				111%	80%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	190	1122	1312
Outside FEMA 100 yr flood plain			
No Hazard Insurance	76	430	506
With Hazard Insurance	39	114	153
Non-Flood Damage	117	244	361
TOTAL	422	1910	2332

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 77,653	181
Severe: \$ 101,998	576
Owner Undercount?	18%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

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**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
St. Bernard Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status		No. Insurance	Owner Subtotal	Type of Structure		Renter Subtotal		
	Hazard & Flood	Hazard Only			Single Family	MF (less than 10)		MF (10 or more)	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	27	11	18	56	26	14	19	59	115
Major Damage	845	68	84	997	311	121	88	520	1,517
Severe/Destroyed	3458	352	303	4,111	954	330	215	1,499	5,610
Subtotal	4,328	431	405	5,164	1,291	465	322	2,078	7,242
Homes outside 100 yr. fl plain									
Minor Damage	54	100	76	230	121	29	19	169	399
Major Damage	1442	951	516	2,909	1082	236	129	1,427	4,336
Severe/Destroyed	3218	1,569	879	5,666	1829	369	221	2,419	8,085
Subtotal	4,714	2,620	1,471	8,805	3,012	634	369	4,015	12,820
Homes with no flood damage									
Minor Damage	3	4	8	15	17	8	3	28	43
Major Damage	13	7	12	32	24	14	8	46	78
Severe/Destroyed	7	5	9	21	16	5	4	25	46
Subtotal	23	16	29	68	57	27	15	99	167
TOTAL	9,085	3,087	1,905	14,037	4,360	1,128	708	6,192	20,229
Census 2000:				18,753				6,370	25,123
Percent:				75%				97%	81%

Uninsured Owner-Occupied with Major or Severe Damage

	Major Damage	Severe/Destroyed	Total
Flooded Homes			
In FEMA 100 yr flood plain	152	655	807
Outside FEMA 100 yr flood plain			
No Hazard Insurance	516	879	1395
With Hazard Insurance	951	1569	2520
Non-Flood Damage	12	9	21
TOTAL	1631	3112	4743

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 130,052	1,475
Severe: \$ 147,193	4,044
Owner Undercount?	22%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
- If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"
- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 8 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If no estimate for real property damage, but there is estimate for personal property damage (often the case for rental property inspections), we assume that:
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- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
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- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
St. Tammany Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>		<u>No.</u>	<u>Owner Subtotal</u>	<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>			<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	526	195	79	800	260	41	170	471	1,271
Major Damage	5080	1,266	679	7,005	1459	166	775	2,400	8,405
Severe/Destroyed	481	195	176	832	161	46	93	300	1,132
Subtotal	6,047	1,656	934	8,637	1,880	253	1,038	3,171	11,808
Homes outside 100 yr. fl plain									
Minor Damage	264	242	90	596	147	7	16	170	766
Major Damage	1254	927	163	2,344	400	28	7	435	2,779
Severe/Destroyed	32	32	14	78	21	2	0	23	101
Subtotal	1,550	1,201	267	3,018	568	37	23	628	3,646
Homes with no flood damage									
Minor Damage	7020	14,057	3,395	24,472	3818	180	665	4,663	29,135
Major Damage	880	1,626	614	3,120	488	31	116	635	3,755
Severe/Destroyed	66	91	153	310	84	19	35	138	448
Subtotal	7,966	15,774	4,162	27,902	4,390	230	816	5,436	33,338
TOTAL	15,563	18,631	5,363	39,557	6,838	520	1,877	8,235	48,792
Census 2000:				55,719				13,534	69,253
Percent:				71%				68%	70%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	1945	371	2316
Outside FEMA 100 yr flood plain			
No Hazard Insurance	163	14	177
With Hazard Insurance	927	32	959
Non-Flood Damage	614	153	767
TOTAL	3649	570	4219

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$ 85,326	2,511
Severe: \$ 106,203	295
Owner Undercount?	16%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

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*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA Inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"

If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).

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rental property inspections), we assume that:

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- If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner

- If Multi-Family (2+) property, then take highest damage rating when last name and address the same

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Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Vermilion Parish, LA

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>		<u>No Insurance</u>	<u>Owner Subtotal</u>	<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>			<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	245	284	130	659	136	6	30	172	831
Major Damage	651	659	334	1,644	355	10	25	390	2,034
Severe/Destroyed	34	46	59	139	20	1	0	21	160
Subtotal	930	989	523	2,442	511	17	55	583	3,025
Homes outside 100 yr. fl plain									
Minor Damage	11	47	25	83	25	0	0	25	108
Major Damage	19	23	30	72	22	1	0	23	95
Severe/Destroyed	2	5	12	19	2	0	0	2	21
Subtotal	32	75	67	174	49	1	0	50	224
Homes with no flood damage									
Minor Damage	272	1,554	1,162	2,988	1055	65	77	1,197	4,185
Major Damage	25	92	95	212	24	3	1	28	240
Severe/Destroyed	0	8	14	22	4	0	0	4	26
Subtotal	297	1,654	1,271	3,222	1,083	68	78	1,229	4,451
TOTAL	1,259	2,718	1,881	5,838	1,643	86	133	1,862	7,700
Census 2000:				15,283				4,549	19,832
Percent:				38%				41%	39%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	993	105	1098
Outside FEMA 100 yr flood plain			
No Hazard Insurance	30	12	42
With Hazard Insurance	23	5	28
Non-Flood Damage	95	14	109
TOTAL	1141	136	1277

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 52,887	207
Severe: \$ 72,159	37
Owner Undercount?	7%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- if real property inspection finds damage less than \$5,200 then "minor"
- if real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"
- if real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- if remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- if remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- if remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- if no estimate for real property damage, but there is estimate for personal property damage (often the case for rental property inspections), we assume that:
- less than \$5,195.76 in personal property damage = minor damage
 - \$5,195.76 to \$30,000 (excluding 10,391.51) = major damage
 - \$10,391.51 or GE \$30,000 = severe damage .
- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
- The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:
- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.
 - If Registrant Number duplicate, then accept record with highest FEMA damage rating
 - If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner
 - If Multi-Family (2+) property, then take highest damage rating when last name and address the same
- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
French Quarter

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>			<u>Owner Subtotal</u>	<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>	<u>No Insurance</u>		<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	1	1	0	2	4	2	0	6	8
Major Damage	2	0	0	2	1	2	1	4	6
Severe/Destroyed	0	0	0	0	0	0	0	0	0
Subtotal	3	1	0	4	5	4	1	10	14
Homes outside 100 yr. fl plain									
Minor Damage	2	1	2	5	10	2	3	15	20
Major Damage	1	0	0	1	6	2	2	10	11
Severe/Destroyed	0	0	2	2	4	0	0	4	6
Subtotal	3	1	4	8	20	4	5	29	37
Homes with no flood damage									
Minor Damage	82	108	35	225	229	117	44	390	615
Major Damage	5	9	4	18	17	6	6	29	47
Severe/Destroyed	0	0	0	0	3	0	0	3	3
Subtotal	87	117	39	243	249	123	50	422	665
TOTAL	93	119	43	255	274	131	56	461	716
Census 2000:				572				1,644	2,216
Percent:				45%				28%	32%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	0	0	0
Outside FEMA 100 yr flood plain			
No Hazard Insurance	0	2	2
With Hazard Insurance	0	0	0
Non-Flood Damage	4	0	4
TOTAL	4	2	6

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major:	NA
Severe:	NA
Owner Undercount?	NA

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
- If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"
- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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 - \$10,391.51 or GE \$30,000 = severe damage.
- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DBPC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
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- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.
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 - If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner
 - If Multi-Family (2+) property, then take highest damage rating when last name and address the same
- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Garden District

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status			Owner Subtotal	Type of Structure			Renter Subtotal	
	Hazard & Flood	Hazard Only	No Insurance		Single Family	MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	52	31	13	96	254	53	85	372	468
Major Damage	90	44	57	191	514	95	119	728	919
Severe/Destroyed	359	143	188	690	1193	158	165	1,516	2,206
Subtotal	501	218	258	977	1,961	306	349	2,616	3,593
Homes outside 100 yr. fl plain									
Minor Damage	26	58	37	121	248	71	156	475	596
Major Damage	53	54	45	152	332	72	145	549	701
Severe/Destroyed	25	10	9	44	74	10	6	90	134
Subtotal	104	122	91	317	654	153	307	1,114	1,431
Homes with no flood damage									
Minor Damage	600	648	281	1,529	1845	392	475	2,512	4,041
Major Damage	87	94	64	245	246	55	122	423	668
Severe/Destroyed	3	5	2	10	43	9	22	74	84
Subtotal	690	747	347	1,784	1,934	456	619	3,009	4,793
TOTAL	1,295	1,067	696	3,078	4,549	815	1,276	6,739	9,817
Census 2000:				5,307				14,288	19,595
Percent:				58%				47%	50%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	101	331	432
Outside FEMA 100 yr flood plain			
No Hazard Insurance	45	9	54
With Hazard Insurance	54	10	64
Non-Flood Damage	64	2	66
TOTAL	264	352	616

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 64,678	123
Severe: \$ 79,169	164
Owner Undercount?	19%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
- If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"
- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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- less than \$5,195.76 in personal property damage = minor damage
 - \$5,195.76 to \$30,000 (excluding 10,391.51) = major damage
 - \$10,391.51 or GE \$30,000 = severe damage
- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DBPC). If DBPC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
- The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:
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 - If Registrant Number duplicate, then accept record with highest FEMA damage rating
 - If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner
 - If Multi-Family (2+) property, then take highest damage rating when last name and address the same
- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Uptown

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status		No. Insurance	Owner Subtotal	Type of Structure		Renter Subtotal		
	Hazard & Flood	Hazard Only			Single Family	MF (less than 10)		MF (10 or more)	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	174	81	41	296	382	47	27	456	752
Major Damage	642	208	156	1,006	990	102	42	1,134	2,140
Severe/Destroyed	2699	625	660	3,984	2900	295	84	3,279	7,263
Subtotal	3,515	914	857	5,286	4,272	444	153	4,869	10,155
Homes outside 100 yr. fl plain									
Minor Damage	108	112	38	258	263	27	2	292	550
Major Damage	212	118	78	408	310	38	7	355	763
Severe/Destroyed	149	74	31	254	136	11	1	148	402
Subtotal	469	304	147	920	709	76	10	795	1,715
Homes with no flood damage									
Minor Damage	1024	929	231	2,184	1450	211	101	1,762	3,946
Major Damage	106	125	44	275	180	26	12	218	493
Severe/Destroyed	1	5	5	11	20	1	2	23	34
Subtotal	1,131	1,059	280	2,470	1,650	238	115	2,003	4,473
TOTAL	5,115	2,277	1,284	8,676	6,831	768	278	7,887	16,343
Census 2000:				12,574				14,300	26,874
Percent:				68%				54%	61%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	364	1285	1649
Outside FEMA 100 yr flood plain			
No Hazard Insurance	78	31	109
With Hazard Insurance	118	74	192
Non-Flood Damage	44	5	49
TOTAL	604	1395	1999

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$ 77,571	387
Severe: \$ 87,194	1,178
Owner Undercount?	11%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
- If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"
- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 8 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).
- If no estimate for real property damage, but there is estimate for personal property damage (often the case for rental property inspections), we assume that:
- less than \$5,195.76 in personal property damage = minor damage
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- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
- The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:
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- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Mid-City

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status		No Insurance	Owner Subtotal	Type of Structure		Renter Subtotal		
	Hazard & Flood	Hazard Only			Single Family	MF (less than 10)		MF (10 or more)	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	82	83	61	236	762	120	231	1,113	1,349
Major Damage	456	232	283	971	2155	301	437	2,893	3,864
Severe/Destroyed	2448	854	1,148	4,448	8002	1330	730	10,062	14,510
Subtotal	2,996	1,169	1,490	5,655	10,919	1,751	1,398	14,068	19,723
Homes outside 100 yr. fl plain									
Minor Damage	34	60	27	121	157	28	48	231	352
Major Damage	147	138	73	356	417	50	72	539	895
Severe/Destroyed	143	100	105	348	330	187	191	688	1,036
Subtotal	324	298	205	825	904	245	309	1,458	2,283
Homes with no flood damage									
Minor Damage	70	70	43	183	394	42	23	459	642
Major Damage	19	29	17	65	108	12	10	128	193
Severe/Destroyed	1	3	0	4	12	5	1	18	22
Subtotal	90	102	60	252	512	59	34	605	857
TOTAL	3,410	1,567	1,755	6,732	12,335	2,055	1,741	16,131	22,863
Census 2000:				8,277				22,081	30,338
Percent:				81%				73%	75%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	515	2000	2515
Outside FEMA 100 yr flood plain			
No Hazard Insurance	73	105	178
With Hazard Insurance	136	100	236
Non-Flood Damage	17	0	17
TOTAL	741	2205	2946

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 63,877	293
Severe: \$ 68,872	1,193
Owner Undercount?	11%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
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- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Lakeview

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	Owners				Renters				TOTAL
	Insurance Status				Type of Structure			Renter Subtotal	
	Hazard & Flood	Hazard Only	No Insurance	Owner Subtotal	Single Family	MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	79	63	18	160	42	8	16	66	226
Major Damage	544	123	49	716	273	20	29	322	1,038
Severe/Destroyed	4554	738	353	5,643	1074	110	30	1,214	6,857
Subtotal	5,177	922	420	6,519	1,389	138	75	1,602	8,121
Homes outside 100 yr. fl plain									
Minor Damage	29	30	4	63	29	7	2	38	101
Major Damage	109	67	14	190	55	7	9	71	261
Severe/Destroyed	195	62	31	288	50	16	1	67	355
Subtotal	333	159	49	541	134	30	12	176	717
Homes with no flood damage									
Minor Damage	125	54	11	190	43	6	10	59	249
Major Damage	18	3	0	21	3	1	10	14	35
Severe/Destroyed	0	0	1	1	0	0	1	1	2
Subtotal	143	57	12	212	46	7	21	74	286
TOTAL	5,653	1,138	481	7,272	1,569	175	108	1,852	9,124
Census 2000:				7,245				3,733	10,978
Percent:				100%				50%	83%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>	<u>SBA Median Verified Loss:</u>
Flooded Homes				FEMA Damage Level: <u>N</u>
In FEMA 100 yr flood plain	172	1089	1261	Major: \$ 119,634 247
Outside FEMA 100 yr flood plain				Severe: \$ 150,478 2,347
No Hazard Insurance	14	31	45	
With Hazard Insurance	67	62	129	Owner Undercount? 5%
Non-Flood Damage	0	1	1	
TOTAL	253	1183	1436	

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"

If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If no estimate for real property damage, but there is estimate for personal property damage (often the case for

rental property inspections), we assume that:

- less than \$5,195.76 in personal property damage = minor damage

- \$5,195.76 to \$30,000 (excluding 10,391.51) = major damage

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**** Structure type is determined using United States Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).

**** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information

The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:

- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.

- If Registrant Number duplicate, then accept record with highest FEMA damage rating

- If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner

- If Multi-Family (2+) property, then take highest damage rating when last name and address the same

**** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.

**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Gentilly

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>		<u>No Insurance</u>	<u>Owner Subtotal</u>	<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>			<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	75	17	8	100	89	11	21	121	221
Major Damage	470	81	43	594	288	44	70	400	994
Severe/Destroyed	5465	1,013	722	7,200	1696	338	117	2,151	9,351
Subtotal	6,010	1,111	773	7,894	2,071	393	208	2,672	10,566
Homes outside 100 yr. fl plain									
Minor Damage	24	73	15	112	95	6	18	119	231
Major Damage	132	152	53	337	195	24	104	323	660
Severe/Destroyed	584	541	265	1,390	514	43	57	614	2,004
Subtotal	740	766	333	1,839	804	73	179	1,056	2,895
Homes with no flood damage									
Minor Damage	108	39	8	156	36	0	0	36	192
Major Damage	18	9	4	31	6	0	0	6	37
Severe/Destroyed	1	0	0	1	0	0	0	0	1
Subtotal	127	48	13	188	42	0	0	42	230
TOTAL	6,877	1,925	1,119	9,921	2,917	468	387	3,770	13,691
Census 2000:				11,427				4,669	16,096
Percent:				87%				81%	85%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	124	1735	1859
Outside FEMA 100 yr flood plain			
No Hazard Insurance	53	265	318
With Hazard Insurance	152	541	693
Non-Flood Damage	4	0	4
TOTAL	333	2541	2874

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$ 102,591	319
Severe: \$ 122,291	3,193
Owner Undercount?	8%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
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- *** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
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- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Bywater

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status			Owner Subtotal	Type of Structure			Renter Subtotal	
	Hazard & Flood	Hazard Only	No Insurance		Single Family	MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	78	47	41	166	302	23	9	334	500
Major Damage	286	99	142	527	871	54	32	957	1,484
Severe/Destroyed	1093	346	579	2,018	2118	154	179	2,451	4,469
Subtotal	1,457	492	762	2,711	3,291	231	220	3,742	6,453
Homes outside 100 yr. fl plain									
Minor Damage	17	25	26	68	129	9	28	166	234
Major Damage	95	128	98	321	480	33	92	585	906
Severe/Destroyed	289	315	275	879	903	69	42	1,014	1,893
Subtotal	401	468	399	1,268	1,492	111	162	1,765	3,033
Homes with no flood damage									
Minor Damage	309	270	118	697	756	70	89	915	1,612
Major Damage	29	33	40	102	184	13	62	259	361
Severe/Destroyed	1	2	3	6	23	1	10	34	40
Subtotal	339	305	161	805	963	84	161	1,208	2,013
TOTAL	2,197	1,265	1,322	4,784	5,748	428	543	6,715	11,489
Census 2000:				6,273				8,596	14,869
Percent:				76%				78%	77%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	241	925	1166
Outside FEMA 100 yr flood plain			
No Hazard Insurance	98	275	373
With Hazard Insurance	128	315	443
Non-Flood Damage	40	3	43
TOTAL	507	1518	2025

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$ 76,413	209
Severe: \$ 100,542	741
Owner Undercount?	13%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
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- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Lower 9th Ward

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount									
	Owners				Renters				TOTAL
	Insurance Status		No Insurance	Owner Subtotal	Type of Structure		Renter Subtotal		
	Hazard & Flood	Hazard Only			Single Family	MF (less than 10)		MF (10 or more)	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	3	2	1	6	20	3	0	23	29
Major Damage	12	4	13	29	59	5	0	64	93
Severe/Destroyed	567	216	396	1,179	759	73	0	832	2,011
Subtotal	582	222	410	1,214	838	81	0	919	2,133
Homes outside 100 yr. fl plain									
Minor Damage	5	19	14	38	50	6	30	86	124
Major Damage	95	125	82	302	356	47	48	451	753
Severe/Destroyed	422	483	501	1,416	1,140	83	29	1,252	2,668
Subtotal	522	637	597	1,756	1,546	136	107	1,789	3,545
Homes with no flood damage									
Minor Damage	0	0	1	1	7	0	3	10	11
Major Damage	2	1	1	4	4	3	1	8	12
Severe/Destroyed	0	0	0	0	0	0	0	0	0
Subtotal	2	1	2	5	11	3	4	18	23
TOTAL	1,106	860	1,009	2,975	2,395	220	111	2,726	5,701
Census 2000:				3,423				2,715	6,138
Percent:				87%				100%	93%

Uninsured Owner-Occupied with Major or Severe Damage

	Major Damage	Severe/Destroyed	Total
Flooded Homes			
In FEMA 100 yr flood plain	17	612	629
Outside FEMA 100 yr flood plain			
No Hazard Insurance	82	501	583
With Hazard Insurance	125	493	618
Non-Flood Damage	1	0	1
TOTAL	225	1606	1831

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 95,857	72
Severe: \$ 114,915	573
Owner Undercount?	10%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
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- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
New Orleans East

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>			<u>TOTAL</u>	
	<u>Insurance Status</u>		<u>No Insurance</u>	<u>Owner Subtotal</u>	<u>Type of Structure</u>		<u>Renter Subtotal</u>		
	<u>Hazard & Flood</u>	<u>Hazard Only</u>			<u>Single Family</u>	<u>MF (less than 10)</u>			<u>MF (10 or more)</u>
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	107	15	14	136	153	65	617	835	971
Major Damage	893	160	87	1,140	713	191	2019	2,923	4,063
Severe/Destroyed	8579	1,055	886	10,520	2869	642	3411	6,922	17,442
Subtotal	9,579	1,230	987	11,796	3,735	898	6,047	10,880	22,476
Homes outside 100 yr. fl plain									
Minor Damage	5	22	12	39	76	4	58	138	177
Major Damage	90	98	74	262	329	21	311	661	923
Severe/Destroyed	738	490	244	1,470	536	34	184	754	2,224
Subtotal	831	610	330	1,771	941	59	553	1,553	3,324
Homes with no flood damage									
Minor Damage	31	7	9	47	28	9	107	144	191
Major Damage	2	2	2	6	15	6	71	92	98
Severe/Destroyed	1	0	0	1	0	0	25	25	26
Subtotal	34	9	11	54	43	15	203	261	315
TOTAL	10,444	1,849	1,328	13,621	4,719	972	6,803	12,494	26,115
Census 2000:				14,599				11,837	26,437
Percent:				93%				106%	99%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	247	1941	2188
Outside FEMA 100 yr flood plain			
No Hazard Insurance	74	244	318
With Hazard Insurance	98	490	588
Non-Flood Damage	2	0	2
TOTAL	421	2675	3096

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 90,104	393
Severe: \$ 97,089	3,662
Owner Undercount?	11%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
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- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Village de L Est Area

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	Owners				Renters				TOTAL
	Insurance Status		No Insurance	Owner Subtotal	Single Family	Type of Structure		Renter Subtotal	
	Hazard & Flood	Hazard Only				MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	8	3	4	15	12	0	7	19	34
Major Damage	38	19	7	64	44	0	6	50	114
Severe/Destroyed	785	148	105	1,048	290	3	6	299	1,347
Subtotal	841	170	116	1,127	346	3	19	368	1,495
Homes outside 100 yr. fl plain									
Minor Damage	8	15	9	32	34	1	22	57	89
Major Damage	28	28	16	72	88	1	238	325	397
Severe/Destroyed	237	168	132	537	403	4	257	664	1,201
Subtotal	273	211	157	641	523	6	517	1,046	1,687
Homes with no flood damage									
Minor Damage	2	0	4	6	20	3	86	109	115
Major Damage	0	0	3	3	12	1	170	183	186
Severe/Destroyed	0	0	4	4	0	0	7	7	11
Subtotal	2	0	11	13	32	4	263	299	312
TOTAL	1,116	381	284	1,781	901	13	799	1,713	3,494
Census 2000:				1,523				1,768	3,290
Percent:				117%				97%	106%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	26	253	279
Outside FEMA 100 yr flood plain			
No Hazard Insurance	16	132	148
With Hazard Insurance	28	168	196
Non-Flood Damage	3	4	7
TOTAL	73	557	630

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 89,289	31
Severe: \$ 83,510	375
Owner Undercount?	7%

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- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DBPC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
- **** There is risk for both undercount and overcount in these data, we are continuing to analyze to improve the accuracy of the information
- The current methodology (2/28/06) removes duplicate registrants for same housing unit as follows:
- Only include records with a FEMA inspection. If remote sensing inspection, only include cases where grant provided or record indicates owner or renter has flood insurance.
 - If Registrant Number duplicate, then accept record with highest FEMA damage rating
 - If Single-Family (one-unit) property, then accept record with highest FEMA damage rating and if owner and renter, accept owner
 - If Multi-Family (2+) property, then take highest damage rating when last name and address the same
- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Venetian Isles

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status		No Insurance	Owner Subtotal	Single Family	Type of Structure		Renter Subtotal	
	Hazard & Flood	Hazard Only				MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	2	0	0	2	1	0	0	1	3
Major Damage	20	4	5	29	4	0	0	4	33
Severe/Destroyed	276	112	49	437	31	0	0	31	468
Subtotal	298	116	54	468	36	0	0	36	504
Homes outside 100 yr. fl plain									
Minor Damage	0	0	0	0	0	0	0	0	0
Major Damage	0	0	1	1	1	0	0	1	2
Severe/Destroyed	0	0	0	0	0	0	0	0	0
Subtotal	0	0	1	1	1	0	0	1	2
Homes with no flood damage									
Minor Damage	0	1	1	2	3	0	0	3	5
Major Damage	2	5	2	9	2	0	0	2	11
Severe/Destroyed	15	16	7	38	11	0	0	11	49
Subtotal	17	22	10	49	16	0	0	16	65
TOTAL	315	138	65	518	53	0	0	53	571
Census 2000:				592				430	1,022
Percent:				88%				12%	56%

Uninsured Owner-Occupied with Major or Severe Damage

	Major Damage	Severe/Destroyed	Total
Flooded Homes			
In FEMA 100 yr flood plain	9	161	170
Outside FEMA 100 yr flood plain			
No Hazard Insurance	1	0	1
With Hazard Insurance	0	0	0
Non-Flood Damage	2	7	9
TOTAL	12	168	180

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 207,755	10
Severe: \$ 197,821	167
Owner Undercount?	8%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

*** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.

*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

If real property inspection finds damage less than \$5,200 then "minor"

If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"

If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 1 foot to 2 foot, then "major" (for portions of Orleans, St. Bernard, and Jefferson Parish).

If remote sensing finds water depth 2 foot or greater, then "severe" (for portions of Orleans, St. Bernard, and Jefferson Parish).

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rental property inspections), we assume that:

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**** Structure type is determined using United States Postal Service Delivery Point Bar Code (DBPC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).

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- If Registrant Number duplicate, then accept record with highest FEMA damage rating

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- If Multi-Family (2+) property, then take highest damage rating when last name and address the same

**** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.

**** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Algiers

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

DRAFT/PRELIMINARY!!!! - no adjustments for undercount	Owners				Renters				TOTAL
	Insurance Status		No. Insurance	Owner Subtotal	Single Family	Type of Structure		Renter Subtotal	
	Hazard & Flood	Hazard Only				MF (less than 10)	MF (10 or more)		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	37	7	4	48	39	5	24	68	116
Major Damage	30	4	2	36	27	12	47	86	122
Severe/Destroyed	4	1	0	5	17	5	20	42	47
Subtotal	71	12	6	89	83	22	91	198	285
Homes outside 100 yr. fl plain									
Minor Damage	15	13	8	36	34	8	11	53	89
Major Damage	3	7	4	14	31	1	7	39	53
Severe/Destroyed	7	0	4	11	19	4	10	33	44
Subtotal	25	20	16	61	84	13	28	125	188
Homes with no flood damage									
Minor Damage	2154	2,034	635	4,823	2159	296	1373	3,828	8,651
Major Damage	295	260	136	691	605	135	739	1,479	2,170
Severe/Destroyed	7	12	11	30	39	25	85	149	179
Subtotal	2,456	2,306	782	5,544	2,803	456	2,197	5,456	11,000
TOTAL	2,552	2,338	804	5,684	2,970	491	2,316	5,777	11,471
Census 2000:				8,798				8,680	17,478
Percent:				65%				67%	66%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	6	1	7
Outside FEMA 100 yr flood plain			
No Hazard Insurance	4	4	8
With Hazard Insurance	7	0	7
Non-Flood Damage	138	11	147
TOTAL	153	16	169

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 43,610	149
Severe: \$ 58,151	12
Owner Undercount?	21%

- *** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.
- *** Flood plain status was determined by overlaying geocoded addresses with FEMA flood zone designations "A" and "V" using Q3 flood maps.
- *** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.
- *** Flood damage determined if FEMA Inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or
- *** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi
- If real property inspection finds damage less than \$5,200 then "minor"
- If real property inspection finds damage of between \$5,200 and \$30,000 (except \$10,500) then "major"
- If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".
- If remote sensing finds water depth of 6 inches to 1 foot, then "minor" (for portions of Orleans, St. Bernard, and Jefferson Parish).
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- If no estimate for real property damage, but there is estimate for personal property damage (often the case for rental property inspections), we assume that:
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- **** Structure type is determined using United State Postal Service Delivery Point Bar Code (DPBC). If DPBC equals the last two numbers of the address, then Single-Family (one-unit). If not, then Multi-Family (more than one unit at address).
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- **** SBA Median Verified Loss is calculated for the cases that have both a FEMA and SBA inspection. SBA inspections tend to be more detailed than FEMA inspections on actual verified loss. If there is both a FEMA and SBA inspection, these data show the median verified SBA real estate loss by the FEMA damage category. The "N" shows the number of cases that matched. The SBA data are from mid-January, 2006.
- **** Owner Undercount? is based on the number of owner properties with SBA damage and no FEMA inspection, divided by the total number of SBA properties

Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
New Aurora/English Turn

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>			<u>Owner Subtotal</u>	<u>Type of Structure</u>			<u>Renter Subtotal</u>	
	<u>Hazard & Flood</u>	<u>Hazard Only</u>	<u>No Insurance</u>		<u>Single Family</u>	<u>MF (less than 10)</u>	<u>MF (10 or more)</u>		
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	0	0	0	0	0	0	5	5	5
Major Damage	0	1	0	1	1	0	2	3	4
Severe/Destroyed	1	3	0	4	2	0	4	6	10
Subtotal	1	4	0	5	3	0	11	14	19
Homes outside 100 yr. fl plain									
Minor Damage	4	5	2	11	4	0	4	8	19
Major Damage	1	1	2	4	6	1	3	10	14
Severe/Destroyed	1	3	1	5	6	1	2	9	14
Subtotal	6	9	5	20	16	2	9	27	47
Homes with no flood damage									
Minor Damage	288	328	112	728	195	15	158	368	1,096
Major Damage	45	63	38	146	47	2	41	90	236
Severe/Destroyed	2	2	5	9	2	0	15	17	26
Subtotal	335	393	155	883	244	17	214	475	1,358
TOTAL	342	408	160	908	263	19	234	516	1,424
Census 2000:				850				300	1,150
Percent:				107%				172%	124%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	1	3	4
Outside FEMA 100 yr flood plain			
No Hazard Insurance	2	1	3
With Hazard Insurance	1	3	4
Non-Flood Damage	38	5	43
TOTAL	42	12	54

SBA Median Verified Loss:

FEMA Damage Level:	<u>N</u>
Major: \$ 35,289	22
Severe: \$ 138,373	3

Owner Undercount? 12%

*** Notes: The FEMA data did not have tenure status for all inspected units. If no tenure indicated, then it is assumed to be owner.

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*** Insurance status was determined by FEMA data if the registrant indicated having hazard or flood insurance. If there was no information, then "no insurance" assumed.

*** Flood damage determined if FEMA inspector indicated damage was due to flooding, or damage estimate from remote sensing (which based damage on flood depth), or

*** Damage category determined using FEMA direct inspection and FEMA remote sensing for some flooded areas in Louisiana and Mississippi

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If real property inspection finds damage of greater than \$30,000 OR \$10,500 (FEMA default) then "severe".

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Real Property Damage Estimates from FEMA February 12, 2006 Data Extract - New Rules (2/28/2006)
Warehouse District / CBD

DRAFT/PRELIMINARY!!!! - no adjustments for undercount

	<u>Owners</u>				<u>Renters</u>				<u>TOTAL</u>
	<u>Insurance Status</u>		<u>No Insurance</u>	<u>Owner Subtotal</u>	<u>Type of Structure</u>		<u>Renter Subtotal</u>		
	<u>Hazard & Flood</u>	<u>Hazard Only</u>			<u>Single Family</u>	<u>MF (less than 10)</u>		<u>MF (10 or more)</u>	
Homes with flood damage									
Homes in FEMA 100 yr. fl plain									
Minor Damage	0	2	3	5	43	3	3	49	54
Major Damage	4	0	1	5	47	2	2	51	56
Severe/Destroyed	1	1	0	2	13	0	6	19	21
Subtotal	5	3	4	12	103	5	11	119	131
Homes outside 100 yr. fl plain									
Minor Damage	2	1	2	5	5	0	7	12	17
Major Damage	1	0	0	1	5	0	2	7	8
Severe/Destroyed	1	0	0	1	2	0	1	3	4
Subtotal	4	1	2	7	12	0	10	22	29
Homes with no flood damage									
Minor Damage	22	76	41	139	34	9	75	118	257
Major Damage	0	3	0	3	3	2	32	37	40
Severe/Destroyed	0	1	0	1	1	1	1	3	4
Subtotal	22	80	41	143	38	12	108	158	301
TOTAL	31	84	47	162	163	17	129	299	461
Census 2000:				132				831	963
Percent:				123%				36%	48%

Uninsured Owner-Occupied with Major or Severe Damage

	<u>Major Damage</u>	<u>Severe/Destroyed</u>	<u>Total</u>
Flooded Homes			
In FEMA 100 yr flood plain	1	1	2
Outside FEMA 100 yr flood plain			
No Hazard Insurance	0	0	0
With Hazard Insurance	0	0	0
Non-Flood Damage	0	0	0
TOTAL	1	1	2

SBA Median Verified Loss:

FEMA Damage Level:	N
Major: \$ 45,869	3
Severe: \$ 11,884	1
Owner Undercount?	NA

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